

**Information to identify the case:**

Debtor 1	<u>Federick A Ray</u>	Social Security number or ITIN	xxx-xx-5687
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Yvonne Ray</u>	Social Security number or ITIN	xxx-xx-3527
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-28462-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Federick A Ray  
fdba Fred's Brigantine Gulf Inc., fdba BF Frankie  
Tire LLC, fdba Big Daddy's Resturant, fdba Up  
the Creek Resturant LLC

Yvonne Ray

12/21/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Frederick A Ray  
 Yvonne Ray  
 Debtors

Case No. 18-28462-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 53

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db/jdb  
 aty  
 517758095 +Federick A Ray, Yvonne Ray, 172 East Faunce Landing Rd, Absecon, NJ 08201-1808  
 517758096 +Rebecca A. Solarz, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812  
 517758097 +Amerihealth, C/O GB Collections, 1253 Haddonfield Berlin Road, Voorhees, NJ 08043-4847  
 517758101 +Andy Mason, T/A Mase Enterprises, 552 W. Leeds Ave., Absecon, NJ 08201-2842  
 517758106 +Atlantic County Special Civil Part, 1201 Bacharach BLVD, Atlantic City, NJ 08401-4510  
 517758107 +Cor Trust Bank, P O Box 7010, Mitchell, SD 57301-7010  
 517758110 +FBCS, 330 S Warminster RD STE 353, Hatboro, PA 19040-3433  
 517758113 +First Data Merchant, 4000 Coral Ridge Dr, C 230, Pompano Beach, FL 33065-7614  
 517758115 +Frank Knorr, 335 South Ash Ave., Galloway, NJ 08205-4401  
 517758118 +GMC Financial, P O Box 1181145, Arlington, TX 76096  
 517758121 +Helzberg Diamond, P O Box 60504, City of Industry, CA 91716-0504  
 517758122 #+Lisa Knoll, 315 Elm Ave., Maple Shade, NJ 08052-2721  
 517758123 +Milstead and Associates, 1 E Stow Road, Marlton, NJ 08053-3118  
 517758124 +NCB Management Services Incorporated, P.O. Box 1099, Langhorne, PA 19047-6099  
 517758125 +NJ Federal Cadem Court, P O Box 2067, Camden, NJ 08101-2067  
 517758126 +NJ State Supirior Court, 25 Market St, Trenton, NJ 08611-2148  
 517758127 +Quest Diagnostics, P.O. Box 7306, Hollister, MO 65673-7306  
 517758128 +Rickart Collection Systems, Inc., Atlantic Medical Imaging, P.O. Box 7242,  
 North Brunswick, NJ 08902-7242  
 517758131 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
 (address filed with court: Snap on Credit, 950 Technology Way Suite 301,  
 Libertyville, IL 60048)  
 517758132 +Solar City, 3055 ClearView Way, San Mateo, CA 94402-3709  
 517758133 Steve & Beth Ammazzorso, 9 Oak Road, Linwood, NJ 08221  
 517758134 Steve and beth Ammazzurse, 9 Oak Road, Linwood, NJ 08221  
 517758135 +SunRun, 1515 Arapahoe St. Tower 2, Suite 600, Denver, CO 80202-2133  
 517758144 TD Auto Finance, 27777 Inkster Rd, Wayne, NJ 07470  
 517758146 +Valley National Bank, 1460 Valley Rd., Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 21 2018 23:51:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 21 2018 23:51:54 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517758093 +EDI: GMACFS.COM Dec 22 2018 04:43:00 Ally Financial, P.O. Box 380902,  
 Minneapolis, MN 55438-0902  
 517758094 +EDI: GMACFS.COM Dec 22 2018 04:43:00 Ally Financial Inc., P.O. Box 380901,  
 Minneapolis, MN 55438-0901  
 517758098 EDI: BANKAMER.COM Dec 22 2018 04:43:00 Bank of America, P.O. Box 982235,  
 El Paso, TX 79998  
 517758099 +EDI: TSYS2.COM Dec 22 2018 04:43:00 Barclay Bank Delaware, P.O. Box 8803,  
 Wilmington, DE 19899-8803  
 517758100 +EDI: CAPITALONE.COM Dec 22 2018 04:43:00 Capital One, P.O. Box 6492,  
 Carol Stream, IL 60197-6492  
 517758102 +EDI: RCSFNBMARIN.COM Dec 22 2018 04:43:00 Credit One Bank, P.O. Box 98872,  
 Las Vegas, NV 89193-8872  
 517758105 +E-mail/Text: bknotice@ercbpo.com Dec 21 2018 23:51:57 ERC, P.O. Box 57547,  
 Jacksonville, FL 32241-7547  
 517758104 +E-mail/Text: bknotice@ercbpo.com Dec 21 2018 23:51:57 Enhanced Recovery Company,  
 P.O. Box 57547, Jacksonville, FL 32241-7547  
 517758109 +EDI: AMINFOFP.COM Dec 22 2018 04:43:00 First Premier Bank, 601 S. Minnesota Ave.,  
 Sioux Falls, SD 57104-4868  
 517758108 +EDI: AMINFOFP.COM Dec 22 2018 04:43:00 First Premier Bank, 3820 N Louise Ave.,  
 Sioux Falls, SD 57107-0145  
 517758112 +EDI: GMACFS.COM Dec 22 2018 04:43:00 GMAC Financial, P O Box 380901,  
 Minneapolis, MN 55438-0901  
 517758114 +E-mail/Text: bankruptcy.notices@hdfsi.com Dec 21 2018 23:52:13 Harley Davidson,  
 3850 Arrowhead Dr, Carson City, NV 89706-2016  
 517758116 EDI: IRS.COM Dec 22 2018 04:43:00 Internal Revenue Service, 955 S. Springfield Ave.,  
 Springfield, NJ 07081  
 517758119 +EDI: MERRICKBANK.COM Dec 22 2018 04:43:00 Merrick Bank, P.O. Box 9201,  
 Old Bethpage, NY 11804-9001  
 517758125 +EDI: AGFINANCE.COM Dec 22 2018 04:43:00 One Main Financial, Bankruptcy Dept.,  
 P.O. Box 6042, Sioux Falls, SD 57117-6042  
 517758126 +EDI: RESURGENT.COM Dec 22 2018 04:43:00 Pinnacle, 55 Beattie Place Suite 110,  
 Greenville, SC 29601-5115  
 517758129 +EDI: DRIV.COM Dec 22 2018 04:43:00 Santander Consumer USA, Attn: bankruptcy Dept,  
 P.O. Box 560284, Dallas, TX 75356-0284  
 517758130 +E-mail/Text: jennifer.chacon@spservicing.com Dec 21 2018 23:52:27  
 Select Portfolio Servicing, ATTN: Bankruptcy Dept., P.O. Box 65250,  
 Salt Lake City, UT 84165-0250

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 53

Date Rcvd: Dec 21, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517758138 +EDI: RMSC.COM Dec 22 2018 04:43:00 Synchrony Bank, ATTN: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, FL 32896-5060  
517766127 +EDI: RMSC.COM Dec 22 2018 04:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517758139 +EDI: RMSC.COM Dec 22 2018 04:43:00 Synchrony Bank - Toys R Us, P.O. Box 965005,  
Orlando, FL 32896-5005  
517758140 +EDI: RMSC.COM Dec 22 2018 04:43:00 Synchrony Bank/ Ford Mercury, P.O. Box 965036,  
Orlando, FL 32896-5036  
517758141 +EDI: RMSC.COM Dec 22 2018 04:43:00 Synchrony Bank/ Wallmart, ATTN: Bankruptcy Dept.,  
P.O. Box 965061, Orlando, FL 32896-5061  
517758142 +EDI: RMSC.COM Dec 22 2018 04:43:00 Synchrony Bank/JC Penny, Attn Bankruptcy Department,  
P.O. Box 965060, Orlando, FL 32896-5060  
517758143 +EDI: RMSC.COM Dec 22 2018 04:43:00 Synchrony Bank/Sleppys, P.O. Box 960061,  
Orlando, FL 32896-0061  
517758145 +E-mail/Text: EBankruptcy@UCFS.NET Dec 21 2018 23:52:28 United Consumer Financial Services,  
P.O. Box 856290, Louisville, KY 40285-6290

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517758103\* +Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872  
517758111\* +Frank Knorr, 335 South Ash Ave., Galloway, NJ 08205-4401  
517758117\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, 955 S. Springfield Ave.,  
Springfield, NJ 07081)  
517758120\* +Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001  
517758136\* +Sunrun Inc, 1515 Arapahoe St., Tower 2, Suite 600, Denver, CO 80202-3105  
517758137\* +Sunrun Inc., 1515 Arapahoe St, Tower 2, Suite 600, Denver, CO 80202-3105

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 rsolarz@kmlawgroup.com  
Thomas E. Dowey on behalf of Joint Debtor Yvonne Ray tdesquire@hotmail.com  
Thomas E. Dowey on behalf of Debtor Frederick A Ray tdesquire@hotmail.com  
Thomas J Subranni trustee@subranni.com,  
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,  
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8